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Edith Hojian of Dawson sits in the basement of her home, which she filled in after seepage from heavy rain repeatedly wet the cellar.

Filled Basement Prevents Repeated Clean Ups

dith Hojian of Dawson in Kidder County will tell you she doesn't miss the smell coming from her cellar or the mold on the cellar walls. This spring, tired of the repeated flooding in her basement from excessive rainfall, Hojian filled the basement with sand and stone.

Kidder County has been declared a federal disaster area for floods four times since 1993. Hojian's basement had water constantly when the rains were heavy. When Hojian heard about FEMA's mitigation program to fill in basements she didn't hesitate to apply.

With financial aid from the FEMA Individual and Family Grant Program, Hojian filled the basement with four feet of sand and capped it with six inches of pea rock. FEMA recommends that basements be filled only to the

exterior grade, and no higher than 30 inches below the main floor joists.

Hojian elevated her furnace by attaching it to the floor joists in the crawl space left between the stone and the ceiling. She also elevated her well pump and water heater which now sit high and dry in the crawl space.

When the heavy rains came this spring, Hojian had no problems. Her near neighbors who had not filled in their basements did. Kidder County was again declared a federal disaster area, but Hojian did not need assistance. Her cellar was dry.

When asked if she is happy with the results of the project Hojian replies, "It's the best thing I've ever done. There is no more mold or smell and I don't have to disinfect the basement all the time."

UNDERINSURED? UNINSURED? DON'T RULE YOURSELF OUT

If the recent storms and floods did more damage to your personal or business property than your insurance will cover, or if you had no insurance at all, you still may be eligible for some state and federal disaster aid programs.

As recovery continues, victims are discovering that the cost of cleanup and repairs may be more than they originally estimated. Homeowner's insurance doesn't cover floods. Insurance settlements may not cover all the costs or disaster victims may have had no insurance at all.

Anyone in the declared areas who has lost personal property, real property or income may be eligible for grants for temporary housing, minor home repairs and serious disaster-related expenses. U.S. Small Business Administration low-interest loans also may be available to cover losses not covered by insurance.

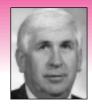
"Do not prejudge your eligibility. Everyone affected by this disaster should apply," said Doug Friez, state coordinating officer.

If you are in doubt about your eligibility, register now by calling FEMA's toll-free number, listed in the box below.

Apply by Phone 800-462-9029

> (TTY: 800-462-7585) 8 a.m. to 6 p.m. Seven days a week TOLL FREE





A message from Federal Coordinating Officer and State Coordinating Officer

Steve Emory

Doug Friez

etting help quickly to people in need requires teamwork. It's all about people and organizations coming together, rolling up their sleeves and "pitching in" to get the job done. It's no different from getting in the crops for a sick neighbor, showing up for a local benefit or keeping an eye on the kids next door when their parents are out of town. It's the way things are done here in North Dakota and part of the pioneering spirit.

As you are recovering from storm-related damages, now is the time to share ideas and do some "pitching in" to prevent future damage to your homes, businesses and communities. We've seen first hand the positive results of individuals and communi-

ties that incorporated prevention measures into repairs over the past years.

In this newsletter you'll find some ways to lessen the impact of disasters. Some of these measures are inexpensive; others may be more costly. Regardless of which you choose, you will increase the livability and value of your property in the long run.

Don't forget to review your insurance policies. This is a great time to explore additional coverage to make sure you are well protected.

Summer is a wonderful time of the year in this part of the country! Living in homes and communities that are disaster resistant provides peace of mind and time for families to enjoy the great outdoors.

Not Only Rivers Cause Floods

North Dakota residents have become accustomed to fighting floods from overflowing rivers in recent years, but state and federal officials advise that not all floods are caused by river overflow.

The recent excessive rains across the state have created problems in homes and businesses away from the rivers and streams that regularly flood. People in areas that don't normally see flooding are finding water in their homes and basements.

The causes of these unusual occurrences are poor drainage, ground saturation, inundated septic systems and/or dam and levee breaks, all aggravated by the excessive rain.

If you have experienced flooding in your home or business between April 5 and July 21 and live in a declared county or Indian reservation you may be eligible for state and federal disaster aid.

FEMA encourages you to apply by calling the toll-free registration number **800-462-9029**. The TTY number is 800-462-7585 for speech- or-hearing impaired.

Building Disaster-Resistant Communities

Three North Dakota cities have elected to resist the devastation caused by the repeated flooding of recent years by joining *Project Impact*, FEMA's national initiative to build disaster-resistant communities before disasters strike.

Project Impact operates with a commonsense, damage-reduction approach based on three simple principles: preventive actions must be determined at the local level; private sector participation is vital; and long-term efforts and investments in prevention measures are essential. By following these principles a community may become a disaster resistant community and be able

to bounce back with far less loss of property and much lower repair costs.

Fargo is no stranger to the forces of Mother Nature. To limit losses from future disasters, the city, in conjunction with FEMA's Hazard Mitigation Grant Program (HMGP), has acquired more than 80 homes and buildings in the floodplain since 1997.

Valley City, a moderately sized city in the central plains, is pursuing options to reduce the potential for flooding from flash flooding and overland floods. With the help of a public-private partnership between voluntary agencies, local governments and the business community, the city has master planning underway that includes improving sewer systems and installing sluice gates and portable pumps.

Jamestown is the most recent city to enroll in *Project Impact*. The city has been aggressive in enforcing building and zoning codes and has effectively utilized HMGP funds to replace pumps, elevate electric panels and retrofit buildings to prevent sewage backups.

FEMA offers expertise and technical assistance to *Project Impact* partners and is supported in its mitigation efforts by other federal and state agencies as well as local volunteers and businesses.

Hazard Mitigation: Cornerstone of Emergency Management

In the seven years since the Midwest Floods of 1993 deluged seven states leaving \$12 billion in damage, the Federal Emergency Management Agency (FEMA) has increased its offer to assist states in developing hazard mitigation projects to reduce future disaster losses.

"We must break the cycle of flooding-rebuilding-flooding again," said FEMA Director James Lee Witt. "We can't afford the repetitive costs of these disasters. The way to break the cycle is through sound floodplain management and hazard mitigation."

Hazard mitigation is sustained action that reduces or eliminates long-term risk to people and property from natural hazards and their effects. Mitigation is the cornerstone of emergency management. It's the ongoing effort to lessen the impact disasters have on people and property. Mitigation involves keeping homes away from floodplains, engineering bridges to withstand earthquakes, creating and enforcing effective building codes to protect property from windstorms and more.

Make sure disaster aid goes to those who deserve it.

FEMA Fraud Hotline. **800-323-8603**

Disaster recovery assistance is available without regard to race, color, sex, religion, national origin, age, disability or economic status. If you or someone you know has been discriminated against, contact the **FEMA Helpline 800-525-0321 (TTY: 800-462-7585)** or the state equal rights officer.

"The good news is that communities everywhere are taking responsibility for alleviating the impact of disasters," Witt said. "All over the country communities, businesses and involved citizens are working together to protect themselves."

Hazard mitigation programs have been put to the test in those seven midwest states since the 1993 floods. More than 20,000 buildings have been cleared from the floodplain since the program was implemented in the area. In North Dakota, one of the states heavily hit in '93, FEMA's hazard-mitigation offer was readily accepted, setting in motion one of the most aggressive floodplain acquisition programs in the nation.

"We've been very aggressive in pursuing these hazard-mitigation programs," said Doug Friez, director for North Dakota Division of Emergency Management. "We are beginning to see the results of our efforts. The avoided damages from subsequent floods will be millions of dollars. These programs are paying off."

Since the 1993 floods, North Dakota has begun and/or completed more than 1250 acquisition or relocation projects, according to Friez. The majority of the properties have been removed from flood-hazard areas in the state. At least 36 more projects have been funded, with a total investment of almost \$40 million in federal, state and local community funds.

"The long-term payoff may be two or more dollars returned for every dollar invested," Friez said. "In some communities the payoff is already greater."

AREAS ELIGIBLE FOR

If you live in a declared county or reservation and suffered damage from the severe storms, flooding and ground saturation that occurred between April 5 and July 21 you may be eligible for federal/state disaster aid.

The declared areas are: Barnes, Benson, Bottineau, Burke, Burleigh, Cass, Cavalier, Dickey, Eddy, Emmons, Foster, Grand Forks, Griggs, Kidder, LaMoure, Logan, McHenry, McLean, Morton, Mountrail, Nelson, Oliver, Pembina, Pierce, Ramsey, Ransom, Renville, Richland, Rolette, Sargent, Sheridan, Steele, Stutsman, Towner, Traill, Walsh, Ward, Wells and the Spirit Lake Tribal Reservation and the Turtle Mountain Band of Chippewa Reservation.

North Dakota residents and businesses, in declared areas, who sustained damage from these severe storms, floods and ground saturation should register for assistance by calling the FEMA toll-free registration number 800-462-9029. The TTY number is 800-462-7585 for the speech- or hearing impaired. Registration specialists are available seven days a week from 8 a.m. to 6. p.m.



Recovery is published by the Federal Emergency Management Agency and the North Dakota Division of Emergency Management with help from other federal, state and voluntary agencies. It provides timely and accurate information about disaster recovery programs. Comments and inquiries about Recovery may be directed to 800-525-0321.

Internet/World Wide Web http://www.fema.gov DR 1334

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Protect Your Home from Future Damage



Annette Sauer of Dawson added an above-ground utility room and moved her furnace, water heater and well pump out of her constantly wet cellar.

any North Dakotans are tired of repeatedly cleaning up basements, tearing out carpeting and drywall and replacing water heaters and furnaces.

Following are cost-effective measures to lessen the effects of these damages or to keep them from happening again.

Elevate or relocate water heaters, heating systems, washers and dryers to a higher floor or at least 12 inches above the safe flood height, known as the "base flood elevation." The washer and dryer can be put on a pressure-treated wooden platform in the basement. You may need stairs to the platform.

Elevate the main electric panel or relocate it to a higher floor, and elevate electric outlets to the recommended 12 inches above the baseflood elevation. It's a good idea to hire an electrician for these tasks.

Install a floating floor-drain plug at the lowest point of the lowest finished floor. Drains sometimes allow floodwater to force its way back into the home. Installing a floating plug allows drainage during normal times, but when water backs up in the drain, such as in a flood, the float rises and plugs the drain.

Landscape the yard so that surface water flows away from the house. This may mean grading a lawn or leveling a tilted sidewalk.

Cover basement windows. Window wells or other openings more than 12 inches below ground level can be filled with poured concrete, Window openings also can be replaced with removable waterproof panels.

Improve drainage systems. In some cases, burying gravel and perforated drainpipes beneath a basement floor and along foundation walls can significantly reduce uplift pressure on

the basement floor from groundwater. This sort of drainage system also may be used to direct seepage to a sump pump, "dry well" or street drain.

Build a sewage mound. A sewage mound is an elevated rock bed with sand fill, designed to absorb water. Sewage mounds work for locations that have soil with poor drainage and/or high water tables. On soils with poor drainage, the bed must be large enough to allow sewage to seep into the soil. When the water table is high, the elevated bed treats the sewage before it reaches the water table.

Install a sump pump to collect and carry away groundwater. This can help protect some houses against damage from seepage and low-level floods. A battery back-up system can keep the pump working if there is a power outage.

Fill in the basement. Gravel or other suitable material can be used to fill the basement to the ground level, but no higher than 30 inches below the main floor joists. Utilities can be moved upstairs. In some cases, a loan from the U.S. Small Business Administration can be used to build a "safe room" for a tornado shelter and to replace the basement as space for the furnace and other utilities.

Elevate the house. For this solution, local building officials can determine the base flood elevation. The house is jacked up so that the main living floor is above the base flood elevation. A new foundation is added and new stairs provide access to the main living level.

Before any repairs or alterations are made, contact your local building officials to obtain necessary permits.

USE CARE WHEN CLEANING MOLD

The North Dakota Department of Health urges residents to be careful when removing mold from flood-damaged homes and buildings. Mold can be hazardous to your health.

Mold spores are always around, but the excessive moisture of the recent floods and the warm weather allow the spores to germinate. When spores are present in large numbers they may trigger allergic reactions, asthma episodes, infections and other respiratory problems. Almost anyone can experience these problems if they breathe enough spores.

Mold will grow on any place that is wet: sheet rock, carpeting, wallpaper and some paints. All of these items and even mattresses and stuffed toys should be disposed of if they were in floodwaters. Clothing and bedding can be washed with detergent.

If you can see or smell mold, find the source of the moisture. Clean, disinfect and dry the infested area. Use chlorine bleach and hot water to clean. Thoroughly scrub all contaminated surfaces. Wet affected studs, wall cavities and floors thoroughly. Use a stiff brush to clean masonry walls. Rinse all objects with clean water. Allow the solution to dry for a six to eight hour period.

The Department of Health recommends that you wear a respirator, coveralls, gloves and goggles when cleaning. Ventilate the area well before entering. Clean yourself well with disinfectant soap when you are done.

Disaster assistance benefits will not affect your eligibility for Social Security, welfare, food stamps or other federal benefits



Heavy rains recently flooded the Fargo area causing extensive damage to homes and property.

Flood Insurance May Be Required

In view of the repetitive flooding in recent years, state and federal officials are reminding recent disaster victims throughout North Dakota that access to disaster assistance grants and loans may require homeowners and renters to purchase and maintain flood insurance for the life of the property.

Homeowners and renters who receive assistance from the Individual and Family Grant (IFG) Program and who live in the floodplain (Special Flood Hazard Area) must purchase and maintain this insurance. As part of the IFG Program, the state will purchase flood insurance for the homeowner/renter for a period of three years. After the three-year period, the insured parties must renew the policy at their own expense.

Property owners who do not purchase and maintain the required flood insurance may not be eligible for disaster assistance in the future. Renters must maintain the insurance as long as they occupy the dwelling for which the grant was made.

If the property is sold, the seller must inform the buyer of the requirement to maintain coverage. Persons who obtain federally guaranteed loans also must maintain flood insurance for the life of those loans. Disaster victims who receive U.S. Small Business Administration low-

interest loans for properties in the floodplain must purchase this insurance as a condition of the loan.

Although flooding is the leading cause of property loss from natural disasters in this country, ordinary homeowner's policies do not cover flood damage. However, low-cost insurance through the National Flood Insurance Program (NFIP) is available to residents and businesses in communities that have agreed to adopt and enforce sound floodplain management practices to reduce future flood damage. It is available in or out of the floodplain for buildings and contents.

Rates are non-competitive. The average cost for a \$100,000 homeowner's policy in North Dakota is just over \$300 per year.

Coverage is not only for homeowners. Businesses too may apply for coverage for buildings and contents, including equipment. There are also separate policies for contents of homes for both homeowners and renters. If you have a home business, a separate NFIP policy is available.

NFIP coverage is available from North Dakota insurance agents licensed to sell property and casualty insurance or by calling the NFIP toll-free number **800-720-1090** for the name of a local agent.



Flooded basements, the result of recent heavy rains, have done major damage to basement utilities in the Fargo area.

Help Children Cope with Stress

isasters affect people in many ways. Most disaster situations involve a change from what is usual and familiar. This change creates fear, and no one is more susceptible to fear and the resulting stress than children of disaster-struck communities.

To help children cope, the North Dakota Division of Mental Health, American Red Cross and the Federal Emergency Management Agency have developed a list of tips.

Some of the suggestions include:

- Understand the fears of children. Fear is a normal reaction to disasters. Children often express fear through anxieties long after a disaster. In dealing with emotions, it is important that parents accept that anxieties are very real to children.
- Encourage children to talk. Encourage children to describe what they're feeling. Let children talk about the disaster and ask questions as much as they want. Listen to what they say. Be attentive. Include the

entire family in the discussion, if possible.

Return to a normal routine.

Structure and normalcy are essential to providing support and comfort to the entire family.

- **Inform children.** Parents should make every effort to keep children informed about what is happening. Explanations should be in simple language.
- **Have Fun.** Remember adults and children both need to have fun. Schedule time for activities that the entire family enjoys together.

It's also important to take care of yourself. Rest often and eat well. Remember that your children reflect your fears and worries.

For more information on the availability of counseling services in your area, contact your local community mental health center. These centers have special flood-related materials for your information.

PUMPING OUT YOUR FLOODED BASEMENT

The flood has receded, but the basement is still full of water. Don't be in a hurry to drain that basement.

Removing all the water at once could cause serious structural damage to the walls, floor or foundation of your house. The water must be drained slowly to equalize pressure on the outside and inside.

Water, still in the ground outside your house, may be pushing hard against the outside of your basement walls. The water in your basement is pushing back. If you drain your basement faster than the water in the ground is draining, the outside pressure may cause the foundation or the floor to crack or collapse.

State and federal officials recommend precautions be taken when pumping a basement to avoid serious damage, collapse and injury.

- Begin pumping when floodwaters are no longer covering the ground outside.
- Pump the water out one foot at a time. Mark the water level and wait overnight.
- Check the water level the next day. If the level went back up (covered your mark), it is still too early to drain your basement.
- Wait 24 hours, then pump the water down one foot again. Check the level the next day.
- When the water in the basement stops returning to your mark, pump out two to three feet and wait overnight.
- Repeat daily until all the water is out of the basement.

Use caution when entering a flooded basement. Always be absolutely sure the electricity has been turned off before entering. Never use gasoline-powered pumps or generators indoors or in a confined space. Gasoline engines emit deadly carbon monoxide exhaust fumes.

Businesses Are Vulnerable to Floods Too

hen disaster strikes, as it has frequently in North Dakota in the last eight years, homes and families, always hard hit, are not the only victims of these events. Businesses are often seriously impacted too.

Buildings are damaged, inventory is ruined, suppliers are disabled and employees are unable to get to work. Earnings are lost. Yet orders must be filled and payrolls met—all under seemingly impossible conditions.

The North Dakota Division of Emergency Management and FEMA disaster officials have compiled a list of suggestions to help businesses assess the risk of disaster and implement measures in advance, to better prepare them to continue operations during a disaster.

- **PERFORM A RISK ANALYSIS**—Assess the most likely type of disaster you might have. Think wind, flood, snow and fire.
- **DEVELOP AN EMERGENCY PLAN**—Assign employees specific tasks. Practice these assignments.

Simulate events that will help you perfect these plans.

- **DEVELOP A RECOVERY PLAN**—Include employee contact numbers, alternate operating locations and back-up suppliers. Keep tax and payroll records, records of inventory and essential information at an alternate site.
- PURCHASE FLOOD INSUR-ANCE— Be aware that ordinary insurance does not cover floods. If your community participates in the National Flood Insurance Program you can buy insurance for the structure and contents. Add riders to your policy to cover hazards such as sewer backup.
- **PROTECT YOUR DATA** If computers are vital to your business, back up your system. Make copies of essential information and store the disks in a safe place, preferably off site.
- STORE MINIMAL INVENTO-RY— Maintain three to five days inventory— if a disaster occurs, the loss isn't as great.
- **ELEVATE OR RELOCATE** Elevate major appliances, critical

equipment and machinery at least 12 inches above the flood base or to a higher floor. Relocate electrical panels and outlets. An uninterrupted electrical supply will help you to get back in business more quickly.

• **DEVELOP A WORKING RELA- TIONSHIP**— with local law enforcement, the fire department, building officials and emergency management agencies. They can provide a wealth of disaster preparedness information and support.

Funding for hazard mitigation projects may be available to businesses that were victims of the recent floods and storms in the declared areas that qualify for U.S. Small Business Administration (SBA) low-interest loans. SBA may increase a disaster recovery loan by 20 percent if the funds are used for mitigation projects to protect the business from future flood damages.

You can also request a helpful publication, *Protecting Business Operations—Natural Hazard Mitigation*, FEMA's publication number 331, by calling FEMA Publications toll-free at 800-480-2520.

Help with Septic Tanks and Wells

orth Dakotans, whose septic tanks or wells were damaged as a result of the recent severe storms and floods that deluged the state beginning April 5 through July 21 may be eligible for financial assistance from FEMA to rectify the damage.

Homeowners in the designated federal disaster areas, may be eligible for a home-repair grant to cover repairs or even replace wells and septic systems. Damaged private wells that are the sole source of water for the house also may be repaired or decontaminated with grant funds.

"We don't want anyone living in a house with contaminated water or exposed to raw sewage," said FEMA Federal Coordinating Officer Steve Emory. "If you have applied for state and federal disaster assistance you should advise the FEMA inspector that you have a private well and septic system."

Home-repair disaster-assistance grants are made to restore the home to a livable condition. To qualify for a limited home-repair grant, applicants must own the home, and the home must be their primary residence. Grants are not intended to restore a home to pre-disaster condition and cannot be used for cosmetic repairs or repairs covered by insurance.

Any resident of a declared area who suffered damage or losses from the severe storms and flooding beginning April 5 can register for disaster assistance by calling the FEMA toll-free registration number **800-462-9029**. The number for hearing- or speech-

To help you, FEMA will....

- Provide you with access to disaster assistance.
- Provide you with an opportunity to tell your story to a responsive FEMA representative.
- Treat you with respect and caring.
- Give you clear, accurate information about available assistance and how to apply for it.
- Explain clearly what you need to do after registration, what you can expect from government agencies and how long the process should take.
- If you are eligible, provide you with disaster housing assistance as promptly as possible and give you an estimate of when you will receive assistance.
- Advise you on how to protect against future losses.
- Use your suggestions to improve our service.

SBA Low Interest Loans Questions and Answers



SBA representatives provide one-on-one help at disaster recovery centers.

Q. I registered with FEMA, then received a disaster loan application from SBA. Why?

A. The U.S. Small Business Administration (SBA) is the primary source of federal long-term assistance for disaster victims. For disaster damage to property owned by individuals, families and businesses not fully covered by insurance, the basic form of federal assistance is a low-interest disaster loan from SBA.

Q. How can I get help filling out my application for a disaster loan from SBA?

A. SBA has loan officers in every disaster field office or recovery center to provide one-on-one service to disaster victims. To find out the nearest location, call the SBA toll-free number 800-366-6303.

Q. I did not have flood insurance. Am I eligible for an SBA disaster loan?

A. Yes. If your property is located in

within a high-risk flood area, you will be required to purchase flood insurance as a condition of any SBA, FEMA or other federal assistance. If you presently have an SBA loan or other federal assistance requiring you to maintain flood insurance, and if you dropped that coverage, you will not be eligible.

Q. I received a check from FEMA to pay for repairs to my home so I could live in it, but it wasn't enough to fix all the disaster damage. Can I get more help?

A. The temporary housing assistance check you received from FEMA pays for essential, immediate repairs so you can live in your house. It is not intended to cover the full costs of repairing all disaster damages.

Q. I have some insurance coverage, but it won't be enough to pay for all the repairs. Can SBA help me?

A. Yes. SBA disaster loans cover costs to repair or replace disaster-damaged property, less any amounts received from insurance or other sources.

Q. What happens if I cannot afford a loan?

A. If SBA determines you are unable to repay a loan, it will automatically refer you to the state-run Individual and Family Grant Program.

IMPORTANT phone numbers

FEDERAL AGENCIES

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STATE AGENCIES
Dept. of Agriculture
Agriculture Mediation Service 800-642-4752
Individual & Family Grant Program800-472-2911
Aging Services
Dept. of Human Services 800-472-2622
Job Service North Dakota
Dept. of Taxation800-638-2901
Economic Development and Finance701-328-5300
Attorney General's Office, Consumer
Protection800-472-2600
Crisis Counseling800-472-2911
Dept. of Insurance
Legal Services (ND Bar
Association)
VOLUNTEER AGENCIES
American Red Cross888-853-5001
Salvation Army

Lutheran Disaster Response800-950-2901